

# Transfer to the Lifetime ISA

Application to transfer a Help to Buy ISA to the Vantage Lifetime ISA in the 2017/18 tax year

Office use only  
WEBK

Important information

- The first bonus will be paid into the Lifetime ISA within 28 days of 6 April 2018, thereafter it will be paid within 4 to 9 weeks of the subscription.
- If you make a withdrawal from the Lifetime ISA before 6 April 2018, other than in terminal ill health, your Lifetime ISA will be void and no bonus will be paid.
- From 6 April 2018 you will be able to withdraw money from your Lifetime ISA for an eligible house purchase, from age 60 or during terminal ill health. You must have held a Lifetime ISA for at least 12 months before you can make an eligible house purchase.
- If you withdraw money for any other reason after 6 April 2018 a 25% government withdrawal charge will be applied. This will be charged on the full withdrawal amount, so you could receive less than you have paid in. This will not apply in the 2017/18 tax year.
- If saving in a Lifetime ISA instead of enrolling in, or contributing to, a qualifying pension scheme, occupational pension scheme, or personal pension scheme: (i) You may lose the benefit of contributions by an employer (if any) to that scheme; and (ii) Your future entitlement to means tested state benefits (if any) may be affected.

Please see the Key Features of the Vantage Lifetime ISA for more details.

Help to Buy ISA transfers

- Your Help to Buy ISA will be valued at 5 April 2017.
- You can transfer this amount during the 2017/18 tax year, plus any interest on this amount, as a single transfer. It will not count towards your £4,000 Lifetime ISA allowance and you will qualify for the government bonus. This means your Lifetime ISA bonus for 2017/18 only could be more than the usual maximum of £1,000. Any excess above this amount, including subscriptions made to your Help to Buy ISA on or after 6 April 2017, will count towards your Lifetime ISA allowance.
- A second or subsequent transfer from a Help to Buy ISA will count towards your Lifetime ISA allowance for 2017/18 and could qualify for a bonus as usual.
- Any transfers from a Help to Buy ISA made after 5 April 2018 will count towards your Lifetime ISA allowance for 2018/19 and could qualify for a bonus as usual.
- The Help to Buy ISA will be transferred to a Vantage Lifetime ISA which allows you to invest in the stock market. Unlike the security of cash, investments can fall as well as rise in value so you could get back less than you invest.
- We try to complete all transfers as quickly as possible. Please send us your form by 6 March. We can't guarantee your transfer will complete by the end of the tax year.

1. Personal Details - please complete all sections, including date of birth and national insurance number, in BLOCK CAPITALS where applicable

Title (Mr, Mrs etc)	Full Name	Nationality																		
Permanent Residential Address																				
Postcode	Date of Birth	D	D	M	M	Y	Y	Y	Y	Email Address										
Daytime Tel. No	National Insurance No.																			

You can request not to receive emails from Hargreaves Lansdown by writing to us or emailing us.

2. Nominated Bank Account & Income Instruction

You need not complete this section if you have already nominated a bank account.

Name of Account Holder																			
Sort Code				-				-		Account Number									
Roll Number or Building Soc. Ref																			

Please complete this section only if this is your first application for, or to change the current income instruction on, the Vantage Lifetime ISA. **Please tick one option only.**

<input type="checkbox"/>	Reinvest income automatically
<input type="checkbox"/>	Hold income on deposit in my Lifetime ISA

3. Lifetime ISA Declaration - please ensure you have read and agree to this declaration before you transfer

For your own benefit and protection you should read our Terms & Conditions carefully before committing to an investment. If you do not understand any point please ask us for further information.

I apply to open and/or make payments to a Lifetime ISA for the tax year 2017/18 (the first tax year to which this declaration relates) and this declaration shall have effect for any subsequent year in which I make a payment to this Lifetime ISA, except that after the account has been opened the reference to age 40 below is deemed to be to age 50. I have read, agreed to and retained the Terms & Conditions, the Important Investment Notes and Key Features of the Vantage Lifetime ISA and my chosen investment including all costs and charges and, where available, the Simplified Prospectus or Key Investor Information Document/Key Information Document provided to me on paper or via www.hl.co.uk.

I declare that all subscriptions of money made, or to be made, belong to me and that I am 18 years of age or over and either under the age of 40 or the account is being opened to receive a transfer of subscriptions from another lifetime ISA, a defaulted Lifetime ISA subscription or a returned withdrawal after a failed first time residential purchase. I have not subscribed, and will not subscribe, more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year. I have not made, and will not make, current year payments which exceed the Lifetime ISA payment limit. I have not made, and will not make, current year payments or transfers from a Help to Buy ISA to another Lifetime ISA in the same tax year that I make current year payments to this Lifetime ISA.

(Other than for accounts opened to receive investments from another Lifetime ISA, a defaulted Lifetime ISA subscription or a returned withdrawal after a failed first time residential purchase) I am

resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Hargreaves Lansdown if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Hargreaves Lansdown to: (a) Hold my payments, Lifetime ISA investments, interest, dividends and any other rights or proceeds (including any government bonus) in respect of those investments and cash; (b) Make on my behalf any claims to relief from tax in respect of Lifetime ISA investments; (c) Submit Lifetime ISA bonus claims to HMRC on my behalf; (d) Withhold and deduct from a balance in the Lifetime ISA and pay to HMRC any charges due to withdrawals or any wrongly paid amount of Lifetime ISA bonus; and (e) Make a record in writing in accordance with Regulation 12B paragraph (9)(a) of the Individual Savings Account regulations where that paragraph requires Hargreaves Lansdown to do so.

The declaration and the information I will give in my application is correct to the best of my knowledge and belief and shall be the basis of the contract between me and Hargreaves Lansdown. I will notify Hargreaves Lansdown without delay of changes to these particulars. I confirm that I have not received advice from Hargreaves Lansdown regarding the suitability of the HL Lifetime ISA or any aspect of this investment.

4. ISA Transfer Authorities - please complete one authority for each ISA you wish to transfer

ISA Company's Name	Postcode
Approx Transfer Value £	ISA Reference to be transferred
<b>HELP TO BUY ISA</b>	
Please transfer my entire <b>Help to Buy ISA</b> to the <b>Vantage Lifetime ISA</b>	Help to Buy ISA Sort Code (if applicable)
I authorise you to discuss this transfer with Hargreaves Lansdown, including by telephone. I have read and agreed to the declaration above.	
<b>PLEASE SIGN HERE</b>	<b>DATE</b>
Full Name (BLOCK CAPITALS)	Postcode

Please invest the cash transfer proceeds as follows:

OWN CHOICE	(MIN £100 PER FUND) %
OWN CHOICE	(MIN £100 PER FUND) %
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OWN CHOICE	(MIN £100 PER FUND) %
OWN CHOICE	(MIN £100 PER FUND) %
<b>CASH</b> to be held pending investment instruction	(MIN £100 PER FUND) %
<b>TOTAL</b>	<b>%</b>

Please include a covering letter if you require additional space to list investment instructions.